

EXHIBIT 33



Business Case Executive Summary

Clarity: ID0002045

Effort Name: Corporate Advance and State Attorney Fee Matrix Research

Scheduled Implementation: 2nd Quarter, 2015

Project Manager: Diane M. Young

Sponsoring SVP: Beena Menon

Proposed Funding Source	Project / Enhancement	Initiative Type	Impacted Loan Volume	Soft Cost	Hard Cost	Benefits	ROI
M&E	Enhancement	Regulatory/Compliance	>250,001	\$21,450	\$40,500	\$101,660 Non-Plan Based	64%

High Level Scope	<p>The purpose of this project is to remove the State Attorney Fee Matrix Table housed in the HPA Tool, from which the HPUs currently retrieve the attorney fee information, and to implement the LPS Desktop application (AKA Black Knight) for the HPSs. The HPSs will obtain the attorney fees directly from the attorney and will provide them to the HPUs.</p> <p>This change will impact FNMA, FHLMC, B&P and WO; currently FHA / VA is using this process. The functional units that will be impacted are HPS, HPU / SLR, HP Settlement and Specialty.</p> <p>Implementing this change provides benefit to the Corporate Advance Reconciliation Team (CART). The 1-2 team members performing this task today will remain on the CART team as a result of additional staff needed from other initiatives. Therefore, the CART team will not be adjusting their Plan or FTE.</p> <p>Calculation: It currently takes 1-2 team members to perform the reconciliation function for these loans @ 170 hours per month. The hourly wage is Approximately \$23.00 per hour (170 X 23.00 = \$3,910.00 per month X 12 = \$46,920 annually, first year prorated based on implementation date).</p>
What needs will be met?	<ul style="list-style-type: none"> Improve the accuracy of the decision with regard to fees, which will in turn improve the customer experience.
Is there a manual process? If so, can it be sustained long-term?	<ul style="list-style-type: none"> No, there is no manual process.
Consequences of not doing effort	<ul style="list-style-type: none"> Inaccurate fees will continue to be quoted, which causes a negative customer experience in addition to a reconciling discrepancy.

Business Case Link: [[HYPERLINK "http://hcfg-portal.homestead.wellsfargo.com/sites/SPPM/SBC/Lists/BusinessCase/DispForm.aspx?ID=397"](http://hcfg-portal.homestead.wellsfargo.com/sites/SPPM/SBC/Lists/BusinessCase/DispForm.aspx?ID=397)]

Cost Benefit Link: [[HYPERLINK "http://hcfg-portal.homestead.wellsfargo.com/sites/SPPM/SBC/Lists/CostBen/DispForm.aspx?ID=1455"](http://hcfg-portal.homestead.wellsfargo.com/sites/SPPM/SBC/Lists/CostBen/DispForm.aspx?ID=1455)]

